

At a General Meeting of the Governors of the Incorporated *Charitable Musical Society*, at St. Andrew's Vestry Room, on Wednesday the 12th of September, 1792.

Lord Viscount RANELAGH, V. P. in the Chair.

WHEREAS our worthy Register, Mr. Charles Laurent, has laid before this Board, a Scheme for instituting Charitable Loans throughout all the several Parts of this Kingdom; from a perfect Conviction that instituting these would be very advantageous to the Industry, Sobriety, Morals, and Prosperity of the lower Order, and consequently to all those above them; We do hereby RESOLVE,

THAT this Board shall take the said Scheme into Consideration, on Thursday the 8th of next November, and that the several Members of this Corporation be specially summoned for 12 o'Clock on that Day, the particular Cause of meeting to be mentioned in the Summonses.

RANELAGH. V. P.

RESOLVED, That our Register is hereby ordered to make such Inquiries in the Name of this Society, as to him shall appear necessary to collect the Opinions of such Persons as are most likely to give satisfactory Information concerning the probable Utility of instituting Charitable Loans throughout this Kingdom, and to lay the Answers to said Inquiries before the Meeting to be held here on Thursday the 8th of next November.

Sir,

In Compliance with the above Order, I take the Liberty of requesting that you will be so good as to endeavour to collect the Opinion and Sentiments of the Gentlemen of your County how, or in what Manner, such a Charity might be of Service, whether they will assist by Subscriptions or in any other way to carry it into Effect. It is almost unnecessary to point out the Benefit (it appears so plainly upon the face of it) it must be to every description of Persons, from the highest to the lowest, to have Charities of this Kind general. The Encouragement to Industry, Honesty, Sobriety; the increase of Population, and of Course the Rise of Land, punctuality of paying Rents, &c. that

that it is deemed by the Governors unnecessary to say more to induce your benevolent Assistance in forwarding these most excellent Charities.

*I am Sir,
Your most Obedient Humble Servant,
(By Order of the Incorporated Charitable Musical Society)
Charles Laurent, Register.*

No. 6, Mecklenburgh Street.

The Scheme proposes the establishing of Charitable Loans in the several Baronies, Cities, Towns and Parishes, throughout the Kingdom, for the Purpose of lending out Sums of Money, Interest free, to indigent industrious Manufacturers, Tradesmen and Husbandmen. The Sum lent not to be less than three Guineas, nor more than ten Pounds, to any one Person, at any one Time, to be repaid, in such Proportions, and at such Times as the Governors shall think proper.

The Method to procure Funds for said Loans, is proposed to be as follows, every Barony, City, Town, and Parish, that shall raise a Sum not exceeding £300, nor less than £50, shall be entitled to a like Sum, from a Parliamentary Grant, to be solicited for in the next Sessions, or else, by Parliament enabling the Grand Juries of each County to make Presentments on such Baronies as shall desire the same, by any six or more Gentlemen (who shall have raised by private Contributions a Sum not less than £50,) a like Sum of that raised by said Gentlemen, provided the said Presentment shall not exceed £300. The Grand Jury to have a Power to present for the whole Amount in one Presentment, or to divide it into two, as they shall think proper. Such Sums to be employed only in the Barony where the same is so raised. That in Case the private Annual Subscriptions shall not be sufficient to defray the necessary Expences of said Barony Society, the Grand Juries to have a Power to present Annually on said Barony for a Sum not exceeding £30. That such Barony, City, Town, or Parish Society receiving such Contributions or other Aids, towards establishing its Funds, shall take out an Appointment from the Incorporated Charitable Musical Society in Dublin, that they shall transmit Copies of their Proceedings every three Months, and Abstracts of their Accompts every half Year to said Corporation. That a Proportion of the Fund of each Society shall be set apart for a Cash Loan, Looms, Hosiery Frames, &c.

That the Members of each Society shall meet once a Month, the Day after the Borrowers make their Payments, in Order to lend out the Receipts.

The Scheme states the Advantages of such Loans to poor industrious Husbandmen, Manufacturers and Tradesmen, by enabling them to carry on their Business, by inciting in them a laudable Emulation to excel in each Branch, by encouraging them to Honesty, creating in them an Inclination to Industry and improving their Morals and Conduct, to the Promotion of their own Welfare, of that of their Superiors and of the Community at large.